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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Jeff S. Eder

Serial No. 09/688,982

Filed: October 17, 2000

For: AN AUTOMATED RISK TRANSFER
SYSTEM

Examiner: Harish T. Dass

Art Unit: 3628


MISSING IDS FORMS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

As noted in the 4 May 2005 amendment/reply for the instant application, 8 pages of substitute PTO form 1449 may be missing from the file. A copy of these 8 pages are attached hereto along with a copy of the transmittal form showing the certificate of mailing and a copy of the return receipt postcard for the forms. Copies of any documents that may be missing may be obtained from the continuation 10/821,504 in the next week or so. Additional copies of the references are not submitted herewith so as not to burden the file with duplicate copies of references. An assignment of this application will be effective in the next week or two. If you require additional information before adding the forms to the file wrapper, please provide a written communication identifying any additional information you may need that I can forward to the assignee.

Respectfully submitted,



Jeff S. Eder, Reg. No. 52,849
Dated: May 15, 2005

Serial No. 09/688,982

- 1 -

Examiner: Clement Graham
Art Unit: 3628

PTO/SB/08A (04-03)

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Sheet 1 of 8

Complete if Known

Application Number	09/688,983
Filing Date	10/17/2000
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Harish T. Dass
Attorney Docket Number	VM - 12

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,224,034 - B1	06-29-1993	Kalz, Paul	
		US- 5,237,946 - B1	08-17-1993	Kagami, Akari	
		US- 5,128,861 - B1	07-07-1992	Kagami, Akari	
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Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number *-Kind Code ⁵ (if known)	MM-DD-YYYY			
		EP 0 587 290 A2	03-16-1994	Powers et al		
		GB 2 253 081 A	02-19-1992	Kaisha, Kabushi		

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Sheet 2 of 8

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Examiner Name	Harish T. Dass
Attorney Docket Number	VM-12

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		Number-Kind Code ² (if known)			
		US- 6,078,901 - B1	6-20-2000	Ching, Hugh	
		US- 5,802,501 - B1	9-1-1998	Graff, Richard A.	
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	1	ZIPP, ALAN S.; Business valuation methods; 1993, AICPA	
	2	DAVIDOW, WILLIAM; Accounting systems are completely wrong, January 1995, Red Herring	
	3	MCTAGGERT, JAMES, KONTES, PETER AND MANKINS, MICHAEL, The value imperative, 1994, The Free Press	
	4	RAPPAPORT, ALFRED; Creating shareholder value; 1986, The Free Press	
	5	RITCHKEN, PETER, Options, Theory, Strategy and Applications, 1987, Foresman and Company	
	6	DIXIT, AVINASH & PINDYCK, ROBERT; Investment under uncertainty; 1994; Princeton University Press	
	7	GARSON, DAVID; Interpreting neural network connection weights, 4/1/1991, AI Expert	
	8	WELLSTEAD, STEPHEN; Neural network and fuzzy logic applications in C/C++; 1994; John Wiley & Sons	
	9	MOST, KENNETH; Accounting theory; 1977, Grid, Inc.	
	10	HENDRIKSEN, ELDEN, Accounting theory, 1982, Richard D. Irwin	

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	11	KULKARNI, ARUN; Artificial neural networks for image understanding; 1/1/1994; Van Norstrand Reinhold	
	12	WARD SYSTEMS GROUP; NeuroWindows User Manual; 1993; Wards Systems Group	
	13	BREALEY, RICHARD & MYERS, STEWART; Principles of Corporate Finance; 1991; McGraw Hill	
	14	FAULKNER, TERRENCE; Applying options thinking to R&D valuation; 5/1/1996; Research Technology Manage	
	15	MILLER, MERTON & MODIGLIANI, FRANCO, Dividend policy, growth and the valuation of shares, 10/1/1961,	
	16	SIMENSKY, MELVIN & BRYER, LANNING; The new role of intellectual property in commercial transactions,	
	17	WILSON, ALBERT, Emerging approaches to impaired property valuation, 4/1/1996, Appraisal Journal, v64	
	18	BROWN, GORDON T, Free cash flow appraisal, a better way, 4/1/1996, Appraisal Journal, V64, number 2,	
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	20	SWAD, RANDY, Business valuation, applicable standards for CPA's, 9/1/1995, CPA Journal v65, number 9	

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Sheet 5	of 8	Attorney Docket Number	VM - 12

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	21	REILLY, ROBERT; Valuation of intangibles for bankruptcy and reorganization purposes; 8/1/1994; Ohio	
	22	LIEBICH, KIM; How to value a bank; 8/1/1995; ABA Banking Journal	
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Examiner Signature	Date Considered
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	35	KAUFMAN, J. JERRY; Value Management; 1998; Crisp	
	36	HBS Press; Measuring Corporate Performance; 1998; HBS Press	
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	38	MORRIS, HENRY; Extending the Business Process, 10/6/98, IDC Presentation	
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Examiner Signature	Date Considered
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